

Prepared by/Return to:
Trustee Management Company
10975 El Monte, suite 225
Overland Park, KS 66211
1-800-478-2580
12846MS11

Index as:

APPOINTMENT OF SUBSTITUE TRUSTEE

WHEREAS, on September 07, 2006, David Ruble and Nicole Ruble, husband and wife, executed a Deed of Trust ("Deed of Trust") to Obrien Law Firm, trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for FMF Capital LLC and further assigned to Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass-Through Certificates, which Deed of Trust is recorded in Book 2601, at Page 283 of the land records in the office of the Chancery Clerk of De Soto County, Mississippi (all recording references herein are to these records); and affects the following described land-to-wit;

See Attached Exhibit "A" Legal Description;

WHEREAS, the Deed of Trust authorizes the beneficiary thereof to substitute Trustees; and WHEREAS, Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass-Through Certificates, the holder of the Deed of Trust and the indebtedness secured thereby, desires to substitute **Trustee Management Company**, as trustee(s) in place of Obrien Law Firm; and


The beneficiary or holder of any Deed of Trust, including his agents, employees, successors, assigns, attorneys-in-fact or other legal representatives, may appoint a trustee or substitute a

trustee, with or without the permission of the mortgagor or mortgagors. The trustee or substitute trustee so appointed may be a natural person, partnership, corporation, limited liability company, professional association or any other legal entity.

NOW THEREFORE, Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass-Through Certificates, acting by and through its duly authorized officer, substitutes **Trustee Management Company** as trustee(s) in said Deed of Trust in place of Obrien Law Firm and any other person(s) previously named, appointed or serving as trustee(s), and with all of the same powers, rights and authorities as the trustee(s) originally named in said Deed of Trust.

In witness whereof, Tom Croft, has executed this instrument on the date below his signature.

Wells Fargo Bank, N.A., as Trustee for
Carrington Mortgage Loan Trust, Series 2007-
RFC1, Asset-Backed Pass-Through Certificates
by Carrington Mortgage Services, LLC as
attorney-in fact.

By: 
Print Name: Tom Croft
Title: Sr. Vice President of REO
Date: 01.11.12

STATE OF California

COUNTY OF Orange

Personally appeared before me, the undersigned authority in and for the said county and state, on this 11th day of January, 2012, within my jurisdiction, the within named Tom Croft who acknowledged that he is the SVP of REO of the said corporation, and that for and on behalf of the said corporation, and as its act and deed he executed the above and foregoing instrument, after first having been duly authorized by said corporation to do so.


Printed Name: Elizabeth Gonzales
Notary Public

My Commission Expires:
08/21/2013

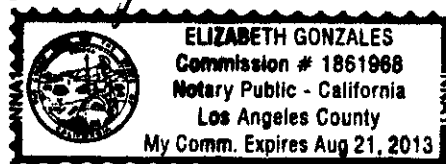


Exhibit "A"
LEGAL DESCRIPTION

ALL THAT CERTAIN REAL PROPERTY SITUATED IN THE COUNTY OF
DESOTO, STATE OF MISSISSIPPI, DESCRIBED AS FOLLOWS:

LOT 1228, SECTION B, SOUTHAVEN WEST SUBDIVISION, SITUATED IN
SECTION 23, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY,
MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 2, PAGES 48-
49, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY,
MISSISSIPPI.

BEING THE SAME PROPERTY CONVEYED TO GRANTOR(S) OF RECORD IN
DEED BOOK 522, PAGE 99, OF RECORD IN THE OFFICE FO THE CHANCERY
CLERK OF DESOTO COUNTY, MISSISSIPPI.

Parcel No.: 108623130 0122800

More commonly known as: 8125 WHITEHEAD DRIVE, Southaven, MS 38671